

# Sources of Consumer Help

		How are complaints filed?	What kinds of problems do they handle?	What can or will they do?
PRIVATE	<b>Better Business Bureaus</b> Search: <a href="http://www.bbb.org">www.bbb.org</a>	Complaint can be filed by telephone, mail or the Internet. No fee for assistance.	Almost any kind of problem. AUTOCAP available for automobiles.	Will try to get voluntary agreement between the consumer and a business. Also keeps records of complaints and whether they are resolved. This information is available to the public.
	<b>Media Programs</b> Example: <a href="http://www.callforaction.org">www.callforaction.org</a> , Call for Action, Inc	Complaints can usually be filed by telephone or mail. No fee for assistance.	Almost any kind of problem.	Will try to get voluntary agreement between the consumer and the business. May do a news story on the case and what happened.
	<b>Trade and Professional Associations</b> Directory: <a href="http://www.consumeraction.gov">www.consumeraction.gov</a>	Varies by organization. Typically no fee.	Varies by organization.	Some groups have voluntary standards for business members. Usually try to get a voluntary agreement between the consumer and the business. A few groups have a process that is binding on the consumer, business or both.
	<b>Consumer Organizations</b> Directory: <a href="http://www.consumeraction.gov">www.consumeraction.gov</a>	Varies by organizations. Typically no fee.	Varies by organization.	Some give advice or try to get a voluntary agreement between the consumer and the business. Others are unable to help individuals but are interested in hearing about problems that may influence their education and advocacy efforts.
GOVERNMENT	<b>Federal Agencies</b> Directory: <a href="http://www.consumeraction.gov">www.consumeraction.gov</a> Search: <a href="http://firstgov.gov">firstgov.gov</a>	Varies by agency. No fees.	Varies by agency.	Rarely act on behalf of individual consumers. When many complaints are received, the agency may take legal action forcing a seller to stop certain practices, reimburse consumers, pay penalties or even go to jail.
	<b>State and Local Organizations</b> Directory: <a href="http://www.consumeraction.gov">www.consumeraction.gov</a>	Varies by agency. No fees.	Varies by agency.	Some act on behalf of individual consumers trying to force a voluntary solution. Others may take legal action forcing a seller to stop certain practices, reimburse consumers, pay penalties or even go to jail.
	<b>Small Claims Court</b>	Completion of court petition and small fee—usually less than \$100. Losers may be required to reimburse winner for court fees.	Small problems—typically less than \$5,000. Suits are limited to money only. Requests for repair or replacement are not accepted.	A judge decides what, if anything, a consumer is owed. The court does not collect the judgment. A winning consumer may have to take additional legal steps if the losing seller refuses to pay.
	<b>Higher Courts</b>	Requires an attorney. Losers may be required to pay legal costs.	Problems with larger dollar amounts.	A judge or jury decides what the consumer is owed, if anything. The court does not collect this amount. A winning consumer may have to take additional legal steps if the losing seller refuses to pay.